

Information to identify the case:

Debtor 1	George Griffith	Social Security number or ITIN	xxx-xx-1195
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-21428-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George Griffith

1/7/25

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
George Griffith
Debtor

Case No. 19-21428-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 07, 2025

User: admin
Form ID: 3180W

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db	+ George Griffith, 19 SCOFIELD STREET, NEWARK, NJ 07106-3705
518289770	+ ANDREW FCU, PO BOX 71050, Charlotte, NC 28272-1050
518289773	DITECH MORTGAGE, PO BOX 6172, RAPID CITY, SD 57709
518402974	Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046
518289774	+ EXCHANGES, PO BOX 660056, DALLAS, TX 75266-0056
518354925	+ Merlyn Hall Griffith, 88 Sunset Ave., Newark, NJ 07106-1953
518395660	+ New Jersey Child Support, 29 Cottage Street, Jersey City, NJ 07306-2801
518289779	+ VISA ANDREWS FCU, PO BOX 71050, CHARLOTTE, NC 28272-1050

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 07 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Jan 08 2025 01:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518407370	+ EDI: AAFES	Jan 08 2025 01:32:00	Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236-1509
518289771	+ EDI: CITICORP	Jan 08 2025 01:32:00	BEST BUY CREDIT SERVICES, PO BOX 78009, Phoenix, AZ 85062-8009
518289772	^ MEBN	Jan 07 2025 20:43:51	CITIBANK NA, C/O ARS NATIONAL SERVICES INC., PO BOX 469100, ESCONDIDO, CA 92046-9100
518407949	+ EDI: CITICORP	Jan 08 2025 01:32:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518407957	EDI: Q3G.COM	Jan 08 2025 01:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518289775	+ Email/Text: argbsref@geico.com	Jan 07 2025 20:46:00	GEICO, 100 GEICO INDEMNITY BOULEVARD, Fredericksburg, VA 22412-0001
518289776	+ EDI: CITICORP	Jan 08 2025 01:32:00	HOMEDEPOT, PO BOX 9001010, LOUISVILLE, KY 40290-1010
518299786	Email/PDF: resurgentbknofications@resurgent.com	Jan 07 2025 20:58:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518408415	+ EDI: LENDNGCLUB		

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		Jan 08 2025 01:32:00	LendingClub Corp., 595 Market St., Suite 200, San Francisco, NJ 94105-2802
518756742	Email/Text: mtgbk@shellpointmtg.com	Jan 07 2025 20:46:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518289777	+ EDI: AGFINANCE.COM	Jan 08 2025 01:32:00	ONE MAIN FINANCIAL, PO BOX 742536, CINCINNATI, OH 45274-2536
518310369	+ EDI: AGFINANCE.COM	Jan 08 2025 01:32:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518386034	EDI: PRA.COM	Jan 08 2025 01:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
518407042	EDI: PRA.COM	Jan 08 2025 01:38:00	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
518289778	+ EDI: PRA.COM	Jan 08 2025 01:38:00	PORTFOLIO RECOVERY ASSOCIATES LLC FOR, SYNCHRONY BANK PC RICHARDS, PO BOX 12914, NORFOLK, VA 23541-0914
518291386	^ MEBN	Jan 07 2025 20:43:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518353926	+ EDI: IRS.COM	Jan 08 2025 01:32:00	THE INTERNAL REVENUE SERVICE, 955 SO. SPRINGFIELD AVENUE, BUILDING A, SPRINGFIELD, NJ 07081-3636

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520484726	*+	George Griffith, 19 Scofield Street, Newark, NJ 07106-3705
518756743	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John P. Dell'Italia	on behalf of Debtor George Griffith johnpdell@aol.com Thegreycliffs@gmail.com

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Kevin Gordon McDonald

on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Kimberly A. Wilson

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Shauna M Deluca

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9